

# CBA



Community Bankers  
Association of Kansas

## Bank Membership Information Packet





## 2023-2024 CBA Officers

**Joe Rottinghaus, Chairman** Conway Bank, Wichita

**Irv Mitchell, Immediate Past Chairman** Wilson State Bank, Russell

**Tanner Johnson, Chairman-Elect** Swedish-American Bank, Courtland

**Tom Pruitt, Sec/Treas.** Peoples Bank & Trust Co., McPherson

**Michele Lundy, Past Chairman** FNB Washington, Washington

## 2023-2024 CBA Directors

**Josh Bailey**  
Security State Bank, Scott City

**Cheri Fahrbach**  
First National Bank of Hutchinson, Hutchinson

**Kent Culbertson**  
First National Bank & Trust, Phillipsburg

**Brandon Lee**  
Union State Bank, Clay Center

**Jack Rowden**  
Citizens State Bank, Hugoton

**Steven Suellentrop**  
Legacy Bank, Wichita

**Jim Wayman**  
ESB Financial, Emporia

**Margaret Nightengale**  
Grant County Bank, Ulysses

**State ICBA Directors**  
**Blake Heid**  
First Option Bank, Paola

**Shawn P. Mitchell, President/CEO**  
Community Bankers Association of Kansas, Topeka



“ I can say we truly enjoy our CBA membership — not just for the advocacy and webinars, but because when we have a concern or an issue in community banking we just pick up the phone and have a conversation. This means a lot. — Greg Wartman, Johnson State Bank, Ulysses, KS —

Formed in 1978, Community Bankers Association of Kansas (CBA) has met the challenges of a changing financial industry, emerging as an effective and committed voice for community banking in Kansas. CBA is a statewide organization working solely for the interests of community banks and their customers.

Today, CBA believes the best financial decisions are made close to home, backed by all the resources necessary for our customers' prosperity and growth.

#### Communications

In any organization, communication is of the utmost importance to its membership. Within CBA, there are many ways to communicate with member banks, business partners and interested observers — from the traditional methods of communications of print and telephone to the Internet ([www.cbak.com](http://www.cbak.com)). CBA's magazine, *In Touch*, along with a variety of newsletters and reports, are some of the additional tools that CBA utilizes to keep our community banks up-to-date on information affecting the industry.

#### Networking Opportunities

Being a part of CBA, allows you to build friendships that are life-long. You are also able to share ideas and enjoy the camaraderie of other bankers who share the same community banking philosophy. To name just a few opportunities: Membership Appreciation Tailgate, ICBA Capital Summit, Annual Golf Classic, Membership Cruise and the Annual Convention.

#### CBA's Annual Convention

This event has become a favorite among community bankers across Kansas. The speakers are informative and knowledgeable with information that pertains to community banking today. The trade show provides a collection of products and services that will assist you for your future needs as community bankers. Convention is a great chance to renew old friendships and make new acquaintances.

#### Education

A well-informed workforce is critical to the successful community bank. CBA provides cost effective and convenient telephone/webcast programs as well as live, in-person seminars. All of CBA's educational webinars and seminars are taught by industry experts and located throughout the state.

#### Community Bankers for Compliance (CBC) Program

CBA Members enjoy a subsidized rate for the CBC program. The program, sponsored by CBA and presented by national compliance leader Young & Associates, is designed to provide the tools needed to effectively structure

and manage an in-bank compliance program. Members receive up-to-date information on compliance issues and developments in bank regulations, as well as proven techniques for maintaining an in-bank compliance program. CBC includes live regulatory updates, the Compliance Update monthly newsletter, a compliance hotline and a flexible membership that allows for change and growth across bank teams.

#### Government Relations

In today's regulatory climate it is more important than ever that CBA keep its members informed and voice their views before the Kansas Legislature. CBA collaborates with Congress and the regulatory agencies to make sure community banks' interests are front and center when policymakers make key decisions.

#### CB PAC

CB PAC is the non-partisan political action committee of the Community Bankers Association of Kansas. CB PAC is the only state PAC dedicated exclusively to representing the Kansas community banking industry. The objective of CB PAC is to support the election of pro-community banking candidates. The CB PAC is an essential part of our industry advocacy efforts by raising personal, voluntary contributions from association members.

#### Endorsed Services Providers

CBA represents local independent, community banks in Kansas. Community Bankers Services (CBS) was formed in 2008 by CBA's leadership, a group of dedicated community bankers who realized that providing CBA members with a competitive advantage through improved access to essential bank products and services was vital to serving its mission of fostering a viable community banking profession. CBS continually researches promising new programs. Each endorsed program must be available to all members regardless of size or geographical location, meet stringent quality standards and provide an exclusive member benefit.





“It’s important to CBA that they go where members are to hear their real concerns face-to-face. I feel like they take those concerns and work to find genuine solutions.”  
— Brad Yaeger, Legacy Bank, Wichita, KS —

# Top Benefits of CBA Membership

## Why Should You Become a CBA Member?

### What is CBA?

- Community Bankers Association of Kansas is a statewide association of banks bound together by the shared philosophy that a community-based bank can best serve its customers!
- A group of concerned bankers formed an ad hoc committee in the early 1960s, and the Association was organized formally in 1978.
- Because CBA represents community banks exclusively, all of the educational workshops, products and services, legislative viewpoints, etc., are geared towards helping community banks in Kansas prosper.
- Each bank member in CBA has equal representation and voice.
- The Executive Council is made up of 18 members located throughout the state of Kansas. Council members are responsible for establishing policies and priorities for the association.
- Mission Statement – “Collectively creating value for Kansas community banks through advocacy, education and services for the benefit of their customers and the communities they serve.”

### Advocacy - Legislative

- CBA represents the interests of community banks in Kansas by monitoring state and federal activities that affect community banks and their customers. CBA has a broad reach with lawmakers, regulators and policy-setting boards and through work with these bodies, ensures that the needs of community bankers are heard and met. CBA encourages you to build and renew relationships with public policymakers. CBA keeps you informed on the issues and in contact with your legislators by providing them with valuable insights into community banking and its impact on communities.
- The Community Bankers Political Action Committee (CBPAC) – is the non-partisan political action committee of CBA. CBPAC represents your professional interest in maintaining a fair, competitive atmosphere within the financial services industry. CBPAC gives community bankers a voice in state politics with its contributions to political candidates. Contributing shows your commitment to a high standard of banking in Kansas. CBA bank members make all PAC decisions. We invite and encourage member participation on this committee.

### Networking

- **CBA Annual Convention** – Each year in July CBA schedules three full days of events designed for today’s banker. Spend time networking with your peers, browsing the trade show, attending educational seminars and enjoying social events with friends and family.
- **CBA Membership Tailgate** – Join hundreds of community bankers for a day of networking and football!!! Keep your eyes open for the game day announcement on our website at [www.cbak.com](http://www.cbak.com).

## Networking (cont.)

- **Annual Golf Classic** – You are invited to join us at the Annual Golf Classic held in May every year. This is a great opportunity to learn more about CBA and its members.
- **Annual ICBA Capital Summit** – Join us and other Kansas bankers to engage with your members of congress, influence important issues of public policy and hear firsthand from top banking and financial leaders.
- **Membership Cruise** – Each year, CBA members, bank member employees, their families and friends are invited to a CBA Educational Cruise. This includes networking with banking professionals in a relaxing and memorable atmosphere. CBA handles all the planning ... all you do is make your reservation and enjoy yourself.

## Education

- CBA offers a continuous variety of educational opportunities. Whether the seminars are attended in-person or by webinar, you can be certain that industry leaders are sharing and teaching the most pertinent information available for community banking. For a full list of seminars visit our website at [www.cbak.com](http://www.cbak.com).
  - » **Webinar Examples** – Risk Management; Directors; ACH Specialist; Required Compliance; Emerging Leaders; Auditing & Accounting; Collections; Human Resources; IRA; Lending; Operations; Senior Management and many more.
- **Community Bankers for Compliance (CBC) Program** – The CBC program is a proven method to reduce the risk of regulatory actions against your bank for reasons including failure to establish a valid compliance management program or failure to provide adequate compliance training. With newsletter updates, a compliance hotline, webinars and seminars, the program will help you save costs and time.

## CBA Communications

- **CBA Magazine *In Touch*** – *In Touch* is mailed to your bank monthly and will help you keep up-to-date on: industry related articles, financial institution events, CBA events, products and services, etc.
- **CBA Monthly E-News**
- **Kansas Banking Report**
- **Legislative Update** – This update is emailed to all CBA member banks from January to May. It includes current CBA legislative initiatives and other legislation that is of interest to financial institutions.
- **Follow Shawn on Twitter** – @Shawn\_CBAK
- **Follow Shawn's Blog** – Find Shawn's blog at [www.cbak.com](http://www.cbak.com).

## Endorsed Products

- CBS has many products available to CBA members at a discounted rate to help banks stay ahead of their competitors. For a complete list of CBS endorsed programs visit our website at [www.cbak.com](http://www.cbak.com).
- Some examples:
  - » **Supplemental Interest Income** – The #1 source for medical and professional loans in the country. Use their leverage and professional network for phenomenal credit quality loan volume to start putting earning assets on your books.
  - » **Executive and Director Benefit Plans** – Designs, implements and administers non-qualified executive and director benefit plans across the nation.
  - » **Financial Institution Insurance** – Providing banks with proper coverage for the Bonds, D&O, cyber security, property and workers compensation.

## CBA Website

- Visit [www.cbak.com](http://www.cbak.com) to learn more about CBA and what it has to offer.
  - » Advocacy
  - » Membership Events
  - » CBC Tool
  - » Education and Training
  - » Industry Resources
  - » CBS Endorsed Providers



# Bank Membership Benefit Worksheet

Bank Membership Benefit	Est. Annual Value of Benefit	Your Est. Annual Value of Benefit (Worksheet)
1. Invitation to all of CBA's On-Site training programs at our member discount price vs. the non-member price. Based on a \$50 discount with two (2) persons attending four (4) training programs.	\$400.00	
2. Access to all of the On-Line webinars CBA offers. Estimate based on twelve (12) webinars per year savings as a member vs non-member.	\$1,800.00	
3. Discount on CBA's Annual Convention registration. Based on two (2) full registrations.	\$240.00	
<p>4. Membership in Kansas Community Bankers for Compliance (CBC) Program:</p> <ul style="list-style-type: none"> <li>• 2 Live Semi-Annual 1 Day Seminars</li> <li>• 4 Quarterly Webinars</li> <li>• Compliance Hotline</li> <li>• Monthly Compliance Update Newsletter</li> <li>• CBC Members Only Webpage</li> </ul> <p>CBA Member rate includes one designated banker plus one additional registrant in CBC program.</p> <p>Your savings:            \$3,974.25 Program Fee            (\$2,976.25) Less CBA Member Subsidy  <hr/>           \$998.00 Total CBC Program Fee</p>	\$2,976.25	
5. Subscription to CBA's monthly magazine, <i>In Touch</i> . Subscription to CBA's E-newsletter — a monthly publication that will keep you up-to-date on all the latest news.	\$100.00	
6. CBA products and services provided by CBS at member pricing. Utilizing one (1) product/service can save you at least an estimated \$300 per year. Examples of the services offered are: Bank Market Data Mining, Internet Security, Asset/Liability Management, Health Insurance, Data Back Up & Restoration Services, Credit Card Services, On-Hold Messaging, and many more. Estimated savings 2 plus services utilized.	\$600.00	
7. Invitation to our Annual Membership Appreciation Tailgate event. \$50 each x average number per bank of 4.	\$200.00	
8. Quarterly Kansas Banking Report \$50.00 each.	\$200.00	
9. Annual Kansas Banking Report \$50.00 each.	\$50.00	
<b>Total Estimated Value</b>	\$6,566.25	



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Association of Kansas

# Membership Dues Schedule

*(As Adopted by the Executive Council 11/9/22)*

Dues are based on total bank assets as of the preceding December 31st.  
The membership year of CBA begins on August 1st and ends on the following July 31st.

## Annual Dues

Trust Company Dues .....	\$750
0 to 15 .....	\$561
15 to 50 .....	\$1,000 (+\$22.86/mm)
50 to 100 .....	\$1,800 (+\$12.00/mm)
100 to 200 .....	\$2,400 (+\$7.00/mm)
200 to 500 .....	\$3,100 (+\$3.33/mm)
500 and more.....	\$4,100 (+\$2.50/mm)

*In compliance with IRS disclosure requirements, CBA member dues are tax deductible as an ordinary and necessary business expense. However, in accordance with the Omnibus Budget Reconciliation Act of 1993, a small portion of member dues may be considered lobbying expenses, and as such, are not tax deductible. CBA keeps members apprised of the exact percentage.*



# MISSION STATEMENT

of Community Bankers  
Association of Kansas

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**Collectively creating value for Kansas community banks through advocacy, education and services for the benefit of their customers and the communities they serve.**

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# Bank Membership Application

I, the undersigned, subscribe to the principles of community banking and the purposes of the CBA.

Date: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Contact Person's Email Address: \_\_\_\_\_

Bank Website Address: \_\_\_\_\_

Signature Authorizing Name: \_\_\_\_\_

Print Authorizing Name: \_\_\_\_\_

Amount of Dues \$: \_\_\_\_\_

Dues will be invoiced upon receipt and acceptance of this application or you may enclose payment in full at the time of application. Checks should be made payable to: Community Bankers Association.

**Return this application to:  
5897 SW 29th St., Topeka, KS 66614**